

**S/N 09/599,051**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Michael J Witz et al.

Examiner: Olabode Akintola

Serial No.: 09/599,051

Group Art Unit: 3691

Filed: June 21, 2000

Docket: 2043.197US1

Customer No.: 49845

Confirmation No.: 7802

Title: COMMUNITY BASED FINANCIAL PRODUCT

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**INFORMATION DISCLOSURE STATEMENT**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached PTO 1449 Form be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the PTO 1449 Form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. § 1.97(c)(2), Applicants hereby authorize the Commissioner to charge the fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p), to Deposit Account No. 19-0743. Please charge any additional fees or deficiencies, or credit any overpayment to Deposit Account No. 19-0743.

Pursuant to 37 C.F.R. § 1.98(a)(2), copies of cited U.S. Patents and Published Applications, and Non-Published Applications identifiable by USPTO Serial Number, are no longer required to be provided to the Office. Applicants acknowledge the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. § 1.98(a)(2).

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The Examiner is invited to contact the undersigned at the telephone number indicated if there are any questions regarding this communication.

Respectfully submitted,

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